

# Impact of Training and Development on Job Satisfaction of Bank Employees: A Study in Ghaziabad City

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## Abstract

In rapidly changing business environment there are constant challenges for banks to continuously enhance and improve knowledge and skill sets across the organization. Banking is to be considered as pure financial service industry and responsible for the economic development of an economy up to great extent. This research paper study the impact of training and development on job satisfaction of employees. The survey instrument which is a well-structured questionnaire was administered to two hundred bank employees of different managerial level. Data has been collected from different branches of public banks of Ghaziabad. Closed ended questions were analyzed through simple percentage method. The findings of study reveal that training plays important role in increasing the efficiency, retaining employees, improving their commitment and their attitude towards job. The researchers summed up with view that banking sector may give more attention to motivate and retain their employees to make them more contented and to make efforts by ensuring overall excellence of banking organization.

**Keywords:** Job Satisfaction, Bank Employees, Work Performance, Training and Development

## Introduction

Rapidly changing business environment in banking sector poses constant challenges make it imperative to continuously train their employees to enhance and improve knowledge and skill of their employees. Training on products and operations is imparted through internet -based training modules. Special programs on functional training and leadership development are conducted to build knowledge as well as management ability at a dedicated training facility. In order to survive in today's competitive environment, the idea of job satisfaction is extremely important for private banks. Numerous organizations have found that investing employees through training and development in order to enhance employee's efficiency is extremely important, consequently organizations will be able to obtain a better return in human capital investment by increasing employee's level of job satisfaction. Today employers are concentrating on employee training and development as one of the most effective method to retain their employees. Many employees when they feel unhappy and unpleasant at their current position they will move to another organization. The main responsibility of organizations is to make sure that each employee are satisfy with their present job. Employees training play an important role as it enhances efficiency of an organization and helps employees to boost their performance in an efficient manner.

Now a day's several trainings is given to employees inside the banks, in order to increase their productivity and decrease the frustration. Most of the time the less capable employees prefer to leave the job because they have lack of ability to understand the technicalities of the given task. However, workforce is anticipated to learning new stuff and shows their commitment level with positive involvement in organizational success. Skilled employees can handle the critical situation in a well-organized manner. Training defined as an "efficient process of getting knowledge, abilities, skills and the behavior to meet the requirements of the job" (Gomez-Mejia 2207). Although, its benefits may spread throughout an employee's

career and help employees to meet their future responsibilities. Organization that doesn't provides training to their employees is failed to compete in the market. It generally happens because the employees of such organizations are incapable of enhancing their productivity. In other words, training helps employees to adopt the market chances and make them capable to meet the technology changes and competition. There are many factors that affect the quantity and quality of training activities like internal change, change in the external environment, the availability of skills in employees etc. Training enhances knowledge, skills, competencies and attributes ultimately increase employees performance and productivity of organization. In the banking sector employee skills and knowledge are important assets that enhance productivity and performance. This is because, bank is a service industry, the services that bank is provided are delivered into its employees and the services are consumed by its customers at the same time. The bank employees stand for services and represent to the customer the quality and value of the banks service.

**Statement of Problem:** In previous studies, it was identified that the number of employees are not capable enough to perform the task in an efficient manner and due to which the employee performance was one of the main causes of problem in banks inefficiency. The main problem in this study is to what extent the training impact over employee performance in the banks of Ghaziabad. If the performance of banks is ineffective it will disturb the country's economy. Therefore well trained employees are essentials for the banks in order to increase their productivity.

## LITERATURE REVIEW

**Nagar (2009)** study the effectiveness of training programs being conducted by the commercial banks in public as well as in the private sector. The area of study is limited to the staff training centers of State Bank of Bikaner & Jaipur and The Bank of Rajasthan Ltd. The data is collected through a structured questionnaire containing several questions relating to various aspects of training program. The focus of the study is mainly the opinions of the trainees regarding various aspects of training like course duration, library facilities, trainer, teaching & computer aided program and other infrastructural facilities and the calculated t values are less than table value of t, hence null hypothesis is accepted or hence there is no significant difference in the opinion of respondent at the two staff training centers.

**Ramakrishna et al. (2012)** have studied that Human Resource Development department has to play a more proactive role in shaping the employees to fight out the challenges. The banks not only have to make plans and policies and devise strategies, the actual functionaries have to show competence and effectiveness in executing the said policies and strategies. A sample of 85 employees covering all Canara bank branches in Kurnool District has been considered for the study at random. The study revealed that the employees have attended more training and development programs, employees strongly agreed about the necessity of training and development programs, majority of the employees rated trainer's preparation as good, employees rated trainers creating learning atmosphere and employees given overall rating for training and development programs.

**Mehta (2012)** investigated on job satisfaction among bank employees to know whether the perception of job satisfaction among bank employees was affected by the type of organization (Private vs. Govt.) and the gender (Male vs. Female). Result showed that there was significant difference in the level of job satisfaction of Govt. and Private school bank employees.

**Jadhav (2013)** studied the training and development programs undertaken by banks for their employees. The main objectives of the present study were to analyze effectiveness of training and development programs for employees to discharge their duties and to study how training and development programs helps to achieve customer satisfaction. For this study primary data was collected through questionnaire filled by the bank employees. A sample of 40 employees is selected by the use of random sampling from different banks like HDFC, ICICI, Vijaya bank, Bank of Baroda, and Dena Bank located in suburban area of Mumbai. It is concluded that private and public Indian banks undertake training and development programs for their employees to increase their efficiency. Banks provide training programs to enhance their

knowledge and skills to satisfy the customers. Growth of banking sector in India is the result of skilled manpower which is the outcome of training and development.

**Iwu, C.G. et al. (2013)** investigated on Bank employees job satisfaction and learner performance in South Africa. The result suggested that highly motivated educators experienced job satisfaction; and also performed better than their poorly motivated counterparts.

**Harish, K.A. & Jeyaprabha (2018)** conducted a study on the occupational stress and job satisfaction of teachers in private and government sectors. A sample size of 500 was taken for the study and the population was identified within the teachers of Chennai and its outskirts of both private and government schools. The study revealed that the teachers working in banking sector had substantially higher levels of occupational stress as compared to their counterparts working in government aided secondary schools.

### Research Objective

1. To examine the effectiveness of training on bank employees in improving their skills.
2. To ascertain satisfaction levels of bank employees on improving the present system.

### Research Methodology

Present research paper is of descriptive type. Survey method is used for collecting data from public bank employees with the help of questionnaire. The secondary data has been collected from published articles, books, journals, websites etc. The primary data was collected by administering the structured questionnaire to bank employees. We requested all respondents to fill up the questionnaire, by self after explaining the various aspects mentioned in it. A sample size of 200 was selected using the convenience sampling procedure. The study was undertaken to analyze the impact of training and development on job satisfaction amongst employees working in banking sector of Ghaziabad city. The data collected are analyzed by using simple percentage method. There will be no bias in using the convenience sampling since respondent mutually participated in this survey.

### Data Analysis and Interpretation

**Table 1: Impact of Training Programs on Job Satisfaction of employees in Banking Sector**

Opinion	Respondents(in Numbers)	Respondents(in Per cent)
SA	80	40
A	100	50
N	16	8
D	4	2
SD	00	00
Total	200	100

**Interpretation:** From above table about 50% of employees agreed that training programs helped to acquire better job satisfaction, 40% of the employees have strongly disagree and 2% of the employees have disagreed and 8% of the employees are neutral.

**Table 2: Training programs improves efficiency in performing job.**

Opinion	Respondents(in Numbers)	Respondents(in Per cent)
SA	100	50
A	54	27
N	36	18
D	10	5
SD	00	00
Total	200	100

**Interpretation:** From above table about 50% of employees strongly agreed that training programs effectively contributed to improve efficiency in performing job. 27% of the employees have agreed, 5% of the employees disagreed and 18% of the employees are neutral. Majority of employees believe that training improves their efficiency in performing their jobs.

**Table3: Training Programs were important in banks**

Opinion	Respondents (in Numbers)	Respondents(inPer cent)
SA	110	55
A	50	25
N	26	13
D	12	6
SD	2	1
Total	200	100

**Interpretation:** From above table majority i.e 55% of employees strongly agreed that training programs were relevant and important, 25% of the employees have agreed, 6% of the employees disagreed and 13% of the employees are neutral and 1% of the employees strongly disagree. Majority of employees believe that training programs should be conducted in banks time to time.

**Table4: Training programs improved trainee's commitment towards job**

Opinion	Respondents (in Numbers)	Respondents (in Per cent)
SA	120	60
A	40	20
N	24	12
D	14	07
SD	02	01
Total	200	100

**Interpretation:** From above table majority i.e 60% of employees strongly agreed that training programs improved the commitment towards job whereas 20% of the employees have agreed, 7% of the employees disagreed and 12% of the employees are neutral and 1% of the employees strongly disagreed.

### Limitation of the study

Study can be conducted on bank employees of other states of India even on public sector banks which is not included in sample. Sample size which is limited to 200 may not reflect the entire view of the banking sector. This study was conducted only in Ghaziabad; therefore the findings will not apply in any other part of the country where this type of trouble exists.

### Findings and Policy Implication of the Study

There is enough evidence to show that employees who were trained on a regular basis are the ones who provide a higher quality services to the customers. In this research after discussing about the facts researcher finds that this study provides an empirical indication that training plays important role in employee's job satisfaction. Training programs should be organized for employees time to time. It is an essential tool for developing employee's skills, abilities and knowledge, every bank should implement it. Banks existing training program are effective but banks should also work on enabling employees to improve their capability and deal with technological system. They should launch effective training program for their employees so that they can easily tackle the challenging situation of working environment.

To develop an integrated and proactive training and development strategy there is requirement of coherent corporate culture rather than ad-hoc programs. In a service oriented industry such as banking, people are among the most important assets and a bank must efficiently manage its employees during every phase of employment in this competitive arena. It is concluded that private banks undertake training and development programs for their employees to increase their efficiency. Banks provide training programs to enhance their knowledge and skills to satisfy the customers.

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